

Form 300a

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Richard D. Kardos
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.

No Respondents
Respondent(s).

Case No. 17-10862-TPA
Chapter: 13

Related to Document No. 92

Hearing Date: 11/9/22 at 12:00 PM

**ORDER SCHEDULING DATE FOR RESPONSE
AND HEARING ON MOTION**

AND NOW, this *The 25th of August, 2022*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 92, by the Chapter 13 Trustee


It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before October 11, 2022**, any *Response*, including a consent to the *Motion*, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 **OR** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This *Motion* is scheduled for hearing on **November 9, 2022 at 12:00 PM** in <https://www.zoomgov.com/j/16021303488>, at which time the parties and/or their counsel shall appear and the Court will dispose of the *Motion*. See Judge Agresti's Amended Procedures effective 6/10/20 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge Thomas P. Agresti refer to the calendar section.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties will be **required** to appear at the hearing.

(4) If either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* are not timely filed, once the Motion is approved, *without further notice or hearing, the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE.*


Thomas P. Agresti, Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Richard D. Kardos
Debtor

Case No. 17-10862-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 25, 2022

User: auto
Form ID: 300a

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+ Richard D. Kardos, 817 McConnell Avenue, Erie, PA 16505-3215
14678590	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14678592	+ HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14678587	+ Email/Text: ally@ebn.phinsolutions.com	Aug 25 2022 23:38:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14695013	Email/Text: ally@ebn.phinsolutions.com	Aug 25 2022 23:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14678588	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 25 2022 23:43:16	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14700483	Email/PDF: bncnotices@becket-lee.com	Aug 25 2022 23:43:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14678589	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 25 2022 23:43:44	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
14678591	+ Email/Text: bankruptcy.notices@hdfsi.com	Aug 25 2022 23:39:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14684236	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Aug 25 2022 23:38:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14923443	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 25 2022 23:39:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14678593	+ Email/Text: PBNCNotifications@perituservices.com	Aug 25 2022 23:38:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14716760	Email/Text: nsm_bk_notices@mrcooper.com	Aug 25 2022 23:38:00	Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14707984	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14678594	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 25 2022 23:43:28	Portfolio Recovery & Associates, Po Box 41067, Norfolk, VA 23541-1067
14678595	+ Email/PDF: gecsed@recoverycorp.com	Aug 25 2022 23:43:39	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758407	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Aug 25 2022 23:38:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14678596	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		

District/off: 0315-1

User: auto

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Date Rcvd: Aug 25, 2022

Form ID: 300a

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Aug 25 2022 23:38:00

Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192

14726661

Email/PDF: ebn_ais@aisinfo.com

Aug 25 2022 23:43:52

Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com
Bernadette Irace	on behalf of Creditor NATIONSTAR MORTGAGE LLC birace@milsteadlaw.com bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Richard D. Kardos dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Matthew Christian Waldt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7